LOAN SIGNING AGENT PRACTICE PACKAGE

Complete Loan Document Set for Practice & Training

Buyer / Borrower:	Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019	**Borrower SSN:**	111-11-1111
Co-Borrower:	Jane Buyer	**Co-Borrower SSN:**	222-22-2222
Seller 1 / Grantor:	John Seller, by Jane Seller as Attorney-In-Fact of John Seller		
Seller 2 / Grantor:	XYZ Realty LLC, a Texas Limited Liability Company, by Adam Seller, Manager		
Property:	123 Main Street, Anytown, Texas 77001		
Purchase Price:	$450,000.00	**Loan Amount:**	$350,000.00
Interest Rate:	6.750%	**Monthly P&I Payment:**	$2,270.09
Loan Term:	30 years (360 months)	**Lender:**	ABC Mortgage Company, LLC
Closing Date:	May 1, 2026	**First Payment Due:**	July 1, 2026
Settlement Agent:	Lone Star Title Company	**Loan Number:**	2026-TX-084712

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PRACTICE DOCUMENT NOTICE: *This package is for Loan Signing Agent training purposes only. All borrower, seller, lender, and property information is fictitious. Any resemblance to real persons, entities, or properties is coincidental. Documents are modeled on standard industry forms but are not legally operative. Do not record or submit these documents to any government agency or financial institution.*

FOR PRACTICE
FOR PRACTICE

CLOSING DISCLOSURE

This form is a statement of final loan terms and closing costs.

Closing Information

Date Issued:	May 1, 2026	**Closing Date:**	May 1, 2026
Disbursement Date:	May 3, 2026	**Settlement Agent:**	Lone Star Title Company
File #:	2026-TX-084712	**Property:**	123 Main Street, Anytown, Texas 77001
Sale Price:	$450,000.00		

Transaction Information

Borrower:	Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019	**Lender:**	ABC Mortgage Company, LLC
SSN:	111-11-1111	**Co-Borrower:**	Jane Buyer
Co-Borrower SSN:	222-22-2222	**Loan Term:**	30 years (360 months)
Seller 1:	John Seller, by Jane Seller as Attorney-In-Fact of John Seller	**Product:**	30-Year Fixed Rate
Seller 2:	XYZ Realty LLC, a Texas Limited Liability Company	**Loan ID #:**	2026-TX-084712
Property:	123 Main Street, Anytown, Texas 77001	**Purpose:**	Purchase / Conventional

Loan Terms

Loan Amount	$350,000.00	
Interest Rate	6.750%	
Monthly Principal & Interest	$2,270.09	See Projected Payments below for your total monthly payment
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments

Payment Calculation	Years 1–30
Principal & Interest	$2,270.09
Mortgage Insurance	$0.00
Estimated Escrow	$520.00
Estimated Total Monthly Payment	**$2,790.09**

Closing Cost Details

A. Origination Charges	
1% Origination Fee	$3,500.00
Processing Fee	$495.00
B. Services You Cannot Shop For	
Appraisal Fee	$550.00
Credit Report	$45.00
Flood Determination	$12.50
C. Services You Can Shop For	
Title – Closing/Settlement Fee	$750.00
Title – Lender's Title Insurance	$875.00
D. Total Loan Costs	$6,227.50
E. Taxes and Other Government Fees	
Recording Fees	$125.00
Transfer Taxes	$0.00
F. Prepaids	
Homeowner's Insurance Premium (12 mo.)	$1,440.00
Prepaid Interest (2 days @ $65.07/day)	$130.14
Property Taxes (6 months)	$1,800.00
G. Initial Escrow Payment at Closing	$1,040.00
H. Other	$0.00
J. TOTAL CLOSING COSTS	**$10,762.64**

Cash to Close

Loan Amount	$350,000.00
Total Closing Costs	$10,762.64
Down Payment / Funds from Borrower	$100,000.00
Deposit	-$10,000.00
Funds for Borrower	$0.00
Seller Credits	$0.00
Adjustments and Other Credits	$0.00
Cash to Close	**$100,762.64**

CONFIRM RECEIPT

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

_____

Sam Buyer, Trustee (Borrower)

Date (mm/dd/yyyy): _____

_____

Jane Buyer (Co-Borrower)

Date (mm/dd/yyyy): _____

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ALTA SETTLEMENT STATEMENT – COMBINED

American Land Title Association

File No.: 2026-TX-084712 | Settlement Date: May 1, 2026 | Disbursement Date: May 3, 2026

Property & Parties

Property:	123 Main Street, Anytown, Texas 77001
Legal Description:	Lot 14, Block 7, Maplewood Subdivision, Harris County, Texas
Buyer:	Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019 and Jane Buyer
Seller 1:	John Seller, by Jane Seller as Attorney-In-Fact of John Seller
Seller 2:	XYZ Realty LLC, a Texas Limited Liability Company, by Adam Seller, Manager
Lender:	ABC Mortgage Company, LLC
Settlement Agent:	Lone Star Title Company
Loan Amount:	$350,000.00
Sales Price:	$450,000.00

Financial Summary

Description	Borrower Debit	Borrower Credit	Seller Debit	Seller Credit
Contract Sales Price	$450,000.00			$450,000.00
Loan Amount		$350,000.00		
Deposit / Earnest Money		$10,000.00		
Origination Fee (1%)	$3,500.00			
Processing Fee	$495.00			
Appraisal Fee	$550.00			
Credit Report	$45.00			
Flood Determination	$12.50			
Title – Settlement Fee	$750.00		$750.00	
Title – Lender's Title Insurance	$875.00			
Title – Owner's Title Insurance			$1,200.00	
Recording Fees	$125.00			
Homeowner's Insurance (12 mo.)	$1,440.00			
Prepaid Interest (2 days)	$130.14			
Initial Escrow Deposit	$1,040.00			

Property Tax Proration	$900.00			$900.00
HOA Transfer Fee			$250.00	
Payoff – First Mortgage			$210,000.00	
Real Estate Commission			$22,500.00	
TOTALS	**$459,862.64**	**$360,000.00**	**$234,700.00**	**$451,800.00**
Cash From / (To) Borrower	**$99,862.64**			
Cash From / (To) Seller				**$217,100.00**

The undersigned hereby acknowledge receipt of a completed copy of this Settlement Statement and agree to the charges shown herein.

_____

Sam Buyer, Trustee (Buyer/Borrower)

Date (mm/dd/yyyy): _____

_____

Jane Buyer (Co-Borrower)

Date (mm/dd/yyyy): _____

_____

Jane Seller, as Attorney-In-Fact of John Seller (Seller 1)

Date (mm/dd/yyyy): _____

_____

XYZ Realty LLC, by Adam Seller, Manager (Seller 2)

Date (mm/dd/yyyy): _____

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PROMISSORY NOTE

Loan Number: 2026-TX-084712

Date: May 1, 2026

Property Address: 123 Main Street, Anytown, Texas 77001

1. BORROWER'S PROMISE TO PAY

In return for a loan received, I/We, **Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019** and **Jane Buyer** (collectively the 'Borrower') promise to pay U.S. $350,000.00 (this amount is called 'Principal'), plus interest, to the order of ABC Mortgage Company, LLC (the 'Lender'). I/We understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the 'Note Holder.'

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.750%. The interest rate required by this Section is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments: I will pay principal and interest by making a payment every month. I will make my monthly payment on the 1st day of each month beginning on July 1, 2026. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note.

(B) Amount of Monthly Payments: My monthly payment will be in the amount of U.S. $2,270.09.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a 'Prepayment.' When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. There is no prepayment penalty under this Note.

5. LOAN CHARGES

If a law applies to this loan and sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments: If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default: If I do not pay the full amount of each monthly payment on the date it is due, I will be in default. (C) Notice of Default: If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address. Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at: 500 Commerce Blvd, Suite 100, Dallas, TX 75201.

8. WAIVERS

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Borrower Initials (S.B.T.): _____

Co-Borrower Initials (J.B.): _____

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. 'Presentment' means the right to require the Note Holder to demand payment of amounts due. 'Notice of Dishonor' means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

9. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the 'Security Instrument'), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note.

SIGN ORIGINAL ONLY — BY SIGNING BELOW, BORROWER ACCEPTS AND AGREES TO THE TERMS AND COVENANTS CONTAINED IN THIS PROMISSORY NOTE.

_____

Sam Buyer, Trustee (Borrower)

Date (mm/dd/yyyy): _____

_____

Jane Buyer (Co-Borrower)

Date (mm/dd/yyyy): _____

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NOTICE OF RIGHT TO CANCEL

*This is one of **two (2) copies** of the Notice of Right to Cancel issued to: **Borrower**. Each borrower receives two copies.*

Borrower: **Sam Buyer, Trustee** Loan #: **2026-TX-084712**

Property Address: **123 Main Street, Anytown, Texas 77001**

YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within **THREE (3) BUSINESS DAYS** from whichever of the following events occurs last:

(1) the date of the transaction, which is **May 1, 2026**; or **May 6, 2026**; or
(2) the date you received your Truth-in-Lending disclosures; or
(3) the date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within **20 CALENDAR DAYS** after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on your home has been cancelled; and we must return to you any money or property you have given to us or to anyone else in connection within this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

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HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing at:

ABC Mortgage Company, LLC

ATTN: COMPLIANCE DEPARTMENT

500 Commerce Blvd, Suite 100, Dallas, TX 75201

FAX to: (800) 555-0199 and email to: RTC@abcmortgage.com

You may use any written statement that is signed and dated by you and states your intention to cancel or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights. If you cancel by mail or telegram, you must send the notice no later than **MIDNIGHT of May 6, 2026** (or MIDNIGHT of the THIRD BUSINESS DAY* following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

_____

Sam Buyer, Trustee

Date (mm/dd/yyyy): _____

STOP! DO NOT SIGN ON THIS LINE UNLESS YOU WISH TO CANCEL THE TRANSACTION. IF YOU ACCIDENTALLY START SIGNING HERE, PLEASE RE-EXECUTE ONE OF THE OTHER UNSIGNED NOTICE OF RIGHT TO CANCEL FORMS AND SEND BACK WITH LOAN DOCUMENTS.

RECEIPT OF NOTICE OF RIGHT TO CANCEL

The undersigned, **Sam Buyer, Trustee**, hereby acknowledges receipt of **two (2) copies** of this **Notice of Right to Cancel**. The above real estate loan cannot be funded until **THREE (3) BUSINESS DAYS*** have elapsed since the date of this acknowledgment.

**Business days include all days except Sundays, New Year's Day, Martin Luther King Day, Washington's Birthday, Memorial Day, Juneteenth National Independence Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, and Christmas Day.*

SIGN HERE	DATE HERE

– Sam Buyer, Trustee (Borrower) – – DATE –

NOTICE OF RIGHT TO CANCEL

*This is one of **two (2) copies** of the Notice of Right to Cancel issued to: **Co-Borrower**. Each borrower receives two copies.*

Borrower: **Jane Buyer** Loan #: **2026-TX-084712**

Property Address: **123 Main Street, Anytown, Texas 77001**

YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within **THREE (3) BUSINESS DAYS** from whichever of the following events occurs last:

(1) the date of the transaction, which is **May 1, 2026**; or **May 6, 2026**; or
(2) the date you received your Truth-in-Lending disclosures; or
(3) the date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within **20 CALENDAR DAYS** after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on your home has been cancelled; and we must return to you any money or property you have given to us or to anyone else in connection within this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

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HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing at:

ABC Mortgage Company, LLC

ATTN: COMPLIANCE DEPARTMENT

500 Commerce Blvd, Suite 100, Dallas, TX 75201

FAX to: (800) 555-0199 and email to: RTC@abcmortgage.com

You may use any written statement that is signed and dated by you and states your intention to cancel or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights. If you cancel by mail or telegram, you must send the notice no later than **MIDNIGHT of May 6, 2026** (or MIDNIGHT of the THIRD BUSINESS DAY* following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

_____

Jane Buyer

Date (mm/dd/yyyy): _____

STOP! DO NOT SIGN ON THIS LINE UNLESS YOU WISH TO CANCEL THE TRANSACTION. IF YOU ACCIDENTALLY START SIGNING HERE, PLEASE RE-EXECUTE ONE OF THE OTHER UNSIGNED NOTICE OF RIGHT TO CANCEL FORMS AND SEND BACK WITH LOAN DOCUMENTS.

RECEIPT OF NOTICE OF RIGHT TO CANCEL

The undersigned, **Jane Buyer**, hereby acknowledges receipt of **two (2) copies** of this **Notice of Right to Cancel**. The above real estate loan cannot be funded until **THREE (3) BUSINESS DAYS*** have elapsed since the date of this acknowledgment.

**Business days include all days except Sundays, New Year's Day, Martin Luther King Day, Washington's Birthday, Memorial Day, Juneteenth National Independence Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, and Christmas Day.*

SIGN HERE	DATE HERE

– Jane Buyer (Co-Borrower) – – DATE –

DEED OF TRUST

State of _____ | County of _____

Date: May 1, 2026 | Loan No.: 2026-TX-084712

BORROWER(S) (Trustor): Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019, AND Jane Buyer, whose address is 123 Main Street, Anytown, Texas 77001.

TRUSTEE: Lone Star Title Company, a Texas corporation, whose address is 200 Title Lane, Houston, TX 77002.

BENEFICIARY (Lender): ABC Mortgage Company, LLC, whose address is 500 Commerce Blvd, Suite 100, Dallas, TX 75201.

CONVEYANCE AND WARRANTY

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in Harris County, Texas:

Lot 14, Block 7, Maplewood Subdivision, Harris County, Texas

which has the address of 123 Main Street, Anytown, Texas 77001 (the 'Property').

SECURED INDEBTEDNESS

This Deed of Trust secures the Promissory Note dated May 1, 2026, in the original principal amount of $350,000.00, executed by Borrower and payable to Lender, together with all renewals, extensions, modifications, and substitutions thereof.

BORROWER'S COVENANTS

Payment of Principal and Interest

Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, as well as any prepayment charges and late charges due under the Note.

Funds for Taxes and Insurance (Escrow)

Unless waived in writing by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note a sum ('Funds') to provide for payment of amounts due for: (a) taxes and assessments; (b) ground rents; (c) hazard or property insurance premiums; (d) flood insurance premiums; (e) mortgage insurance premiums.

Application of Payments

Unless applicable law provides otherwise, all payments received by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under escrow provisions.

Charges; Liens

Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Deed of Trust.

Hazard or Property Insurance

Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term 'extended coverage,' and any other hazards for which Lender requires insurance.

Preservation, Maintenance, and Protection of the Property

Borrower shall not destroy, damage, or substantially change the Property, allow the Property to deteriorate, or commit waste on the Property.

Protection of Lender's Security

If Borrower fails to perform the covenants and agreements contained in this Deed of Trust, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, may make such appearances, disburse such sums, and take such action as is necessary to protect Lender's interest.

Inspection

Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

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NON-UNIFORM COVENANTS — TEXAS

Acceleration; Remedies: Upon Borrower's breach of any covenant or agreement of Borrower in this Deed of Trust, Lender, prior to acceleration, shall give notice to Borrower as provided in this Deed of Trust specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Deed of Trust and sale of the Property.

Power of Sale: The Trustee is authorized and empowered, and it shall be Trustee's special duty, upon request of Lender, to sell and dispose of the above-described property at public auction to the highest bidder for cash.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Deed of Trust.

_____ _____

Sam Buyer, Trustee (Borrower/Trustor) Jane Buyer (Co-Borrower/Trustor)

Date (mm/dd/yyyy): _____ Date (mm/dd/yyyy): _____

TEXAS CERTIFICATE OF ACKNOWLEDGMENT

(For Individual Signer or Entity Representative)

State of _____ §

County of _____ §

INDIVIDUAL ACKNOWLEDGMENT

Before me, _____, a Notary Public, on this day personally appeared _____, known to me (or proved to me on the oath of _____, or through _____ as identification) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

ENTITY ACKNOWLEDGMENT *(complete if signer acts in a representative capacity)*

Before me, _____, a Notary Public, on this day personally appeared _____ as _____ (title/capacity) of/for _____ (name of entity), known to me (or proved to me through _____ as identification) to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he/she executed the same in the authorized capacity stated above, and that by his/her signature the entity, or the person on behalf of whom he/she acted, executed the instrument.

Given under my hand and seal of office this _____ day of _____, 20_____.

Notary Public's Signature: _____

Notary's Printed Name: _____

My Commission Expires: _____

NOTARY SEAL / STAMP

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Borrower Initials (S.B.T.): _____

Co-Borrower Initials (J.B.): _____

PLANNED UNIT DEVELOPMENT RIDER

This Rider is incorporated into and shall be deemed to amend and supplement the Deed of Trust

Loan No.: 2026-TX-084712 | Date: May 1, 2026

Borrower: Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019 | Property: 123 Main Street, Anytown, Texas 77001

The Property includes a unit in, together with an undivided interest in the common areas and facilities of, a Planned Unit Development (PUD). The covenants and agreements of this Rider shall be incorporated into and shall amend and supplement the covenants and agreements of the Deed of Trust.

PUD OBLIGATIONS

Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The 'Constituent Documents' are the: (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association.

Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents. Lender shall be given prompt written notice of any action proposed to be taken against Borrower for failure to pay dues or assessments.

HAZARD INSURANCE

As long as the Owners Association maintains, with a generally accepted insurance carrier, a 'master' or 'blanket' policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against loss by fire, hazards included within the term 'extended coverage,' and any other hazards, including, but not limited to, earthquakes and floods, from which Lender requires insurance, then Borrower's obligation under the Deed of Trust to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

CONDEMNATION

The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common areas and facilities or both, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

LENDER'S PRIOR CONSENT

Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD; (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the master hazard insurance policy maintained by the Owners Association unacceptable to Lender.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Planned Unit Development Rider.

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_____

Sam Buyer, Trustee (Borrower)

Date (mm/dd/yyyy): _____

_____

Jane Buyer (Co-Borrower)

Date (mm/dd/yyyy): _____

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FIRST PAYMENT LETTER

Date: May 1, 2026

Borrower: Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019

Co-Borrower: Jane Buyer

Property Address: 123 Main Street, Anytown, Texas 77001

Loan Number: 2026-TX-084712

Dear Sam Buyer, Trustee,

Congratulations on the closing of your mortgage loan! We are pleased to provide you with the following payment information. Please review this letter carefully and keep it for your records.

PAYMENT INFORMATION	
First Payment Due Date:	July 1, 2026
Monthly Payment Amount:	$2,270.09
Principal & Interest:	$2,270.09
Estimated Escrow (Taxes & Insurance):	$520.00
Total Monthly Payment:	$2,790.09
Loan Amount:	$350,000.00
Interest Rate:	6.750%
Loan Term:	30 years (360 months)
Maturity Date:	June 1, 2056

WHERE TO SEND YOUR PAYMENT

Please make your check payable to **ABC Mortgage Company, LLC** and mail to:

ABC Mortgage Company, LLC
500 Commerce Blvd, Suite 100, Dallas, TX 75201
Reference Loan No.: 2026-TX-084712

Online payments may be made at **www.abcmortgage.com** or by calling **1-800-555-0100**.

IMPORTANT REMINDERS

• Payments received after the 15th of each month may be subject to a late charge of 5% of the payment amount.

• If your loan is sold or transferred to another servicer, you will receive written notice at least 15 days before the effective date of the transfer.

• Retain this letter for your records. Your first billing statement will be mailed approximately 30 days before your first payment due date.

• Hazard insurance must remain in force for the duration of the loan. Please ensure your lender is listed as mortgagee on your insurance policy.

Thank you for choosing ABC Mortgage Company, LLC. We look forward to serving your mortgage needs.

Sincerely, ABC Mortgage Company, LLC Loan Servicing Department

Borrower Acknowledgment: I/We acknowledge receipt of this First Payment Letter.

_____

Sam Buyer, Trustee (Borrower)

Date (mm/dd/yyyy): _____

_____

Jane Buyer (Co-Borrower)

Date (mm/dd/yyyy): _____

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INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

12 C.F.R. § 1024.17 (RESPA Regulation X)

Borrower: Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019 | Co-Borrower: Jane Buyer

Property: 123 Main Street, Anytown, Texas 77001 | Loan No.: 2026-TX-084712

Date of Closing: May 1, 2026 | First Payment Date: July 1, 2026

ESCROW ACCOUNT PROJECTION FOR YEAR 1

The following is an estimate of the activity in your escrow account during the first year. These are estimates; actual charges may be different. Any surplus, shortage, or deficiency in the escrow account will be handled in accordance with RESPA requirements.

Month	Pmts Into Escrow	Pymts From Escrow	Description	Escrow Balance
July 2026	$520.00	$0.00	Opening Balance	$1,040.00
Aug 2026	$520.00	$0.00	—	$1,560.00
Sep 2026	$520.00	$0.00	—	$2,080.00
Oct 2026	$520.00	$1,800.00	Property Tax	$800.00
Nov 2026	$520.00	$0.00	—	$1,320.00
Dec 2026	$520.00	$720.00	Homeowner's Ins.	$1,120.00
Jan 2027	$520.00	$1,800.00	Property Tax	-$160.00
Feb 2027	$520.00	$0.00	—	$360.00
Mar 2027	$520.00	$0.00	—	$880.00
Apr 2027	$520.00	$0.00	—	$1,400.00
May 2027	$520.00	$720.00	Homeowner's Ins.	$1,200.00
Jun 2027	$520.00	$0.00	—	$1,720.00

ESCROW SUMMARY

Monthly Escrow Payment	$520.00
Annual Escrow Disbursements – Property Taxes	$3,600.00
Annual Escrow Disbursements – Homeowner's Insurance	$1,440.00
Total Annual Escrow Disbursements	$5,040.00
Initial Deposit at Closing	$1,040.00
Cushion (2 months)	$1,040.00

Your escrow account will be analyzed annually. If the analysis shows a shortage or deficiency, the monthly escrow payment may be adjusted. If a surplus of $50 or more is found, it will be refunded to you within 30 days of the annual

analysis.

Borrower Acknowledgment: I/We acknowledge receipt of this Initial Escrow Account Disclosure Statement.

_____ _____

Sam Buyer, Trustee (Borrower) Jane Buyer (Co-Borrower)

Date (mm/dd/yyyy): _____ Date (mm/dd/yyyy): _____

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ALSO KNOWN AS (AKA) STATEMENT

Affidavit of Name Variations

Loan No.: 2026-TX-084712 | Property: 123 Main Street, Anytown, Texas 77001 | Date: May 1, 2026

BORROWER

I, **Sam Buyer, Trustee**, being duly sworn, depose and state as follows:

That I am one and the same person who is variously known as, or whose name appears in various documents as, the following:

1.	Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019	(Full Legal Name / Trust Capacity)
2.	Sam Buyer	(Individual Name)
3.	Samuel Buyer	(Full First Name Variation)
4.	S. Buyer	(Initial Variation)
5.	Sam A. Buyer	(With Middle Initial, if applicable)

All of the above names refer to one and the same individual, and I make this affidavit to clarify and confirm that all documents, instruments, and records bearing any of the above names refer to me.

Social Security Number: **111-11-1111**

Date of Birth: ___/___/_____ | Driver's License No.: _____ | State: _____

I declare under penalty of perjury that the foregoing is true and correct.

_____

Sam Buyer, Trustee (Borrower)

Date (mm/dd/yyyy): _____

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TEXAS JURAT
(For Individual Signer or Entity Representative)

State of _____ §
County of _____ §

INDIVIDUAL JURAT
Sworn to and subscribed before me on the _____ day of _____, 20_____, by _____.

ENTITY JURAT *(complete if signer acts in a representative capacity)*
Sworn to and subscribed before me on the _____ day of _____, 20_____, by _____, as _____ (title/capacity) of/for _____ (name of entity).

Notary Public's Signature: _____

Notary's Printed Name: _____

My Commission Expires: _____

NOTARY SEAL / STAMP

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CO-BORROWER

I, **Jane Buyer**, being duly sworn, depose and state as follows:

That I am one and the same person who is variously known as, or whose name appears in various documents as, the following:

1.	Jane Buyer	(Full Legal Name)
2.	Jane A. Buyer	(With Middle Initial, if applicable)
3.	J. Buyer	(Initial Variation)

All of the above names refer to one and the same individual, and I make this affidavit to clarify and confirm that all documents, instruments, and records bearing any of the above names refer to me.

Social Security Number: **222-22-2222**

Date of Birth: ___/___/_____ | Driver's License No.: _____ | State: _____

I declare under penalty of perjury that the foregoing is true and correct.

_____
Jane Buyer (Co-Borrower)
Date (mm/dd/yyyy): _____

TEXAS JURAT

(For Individual Signer or Entity Representative)

State of _____ §

County of _____ §

INDIVIDUAL JURAT

Sworn to and subscribed before me on the _____ day of _____, 20_____, by _____.

ENTITY JURAT *(complete if signer acts in a representative capacity)*

Sworn to and subscribed before me on the _____ day of _____, 20_____, by _____, as _____ (title/capacity) of/for _____ (name of entity).

Notary Public's Signature: _____

Notary's Printed Name: _____

My Commission Expires: _____

NOTARY SEAL / STAMP

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ERRORS AND OMISSIONS / COMPLIANCE AGREEMENT

Loan No.: 2026-TX-084712 | Date: May 1, 2026 | Lender: ABC Mortgage Company, LLC

Borrower: Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019

Co-Borrower: Jane Buyer | SSN: 222-22-2222

Property: 123 Main Street, Anytown, Texas 77001

In consideration of the closing of the above-referenced loan and the making and disbursement thereof by the Lender, the undersigned, individually and/or in their representative capacity, hereby agree(s) as follows:

1. Correction of Errors:

The undersigned agree(s) to cooperate fully in correcting any and all errors and/or omissions in the loan documentation for the above-referenced loan. In the event that any document relating to the transaction is found to contain a clerical error, inaccurate information, or missing signature, the undersigned agree(s) to execute any corrected or additional documents requested by ABC Mortgage Company, LLC or its successors and assigns within five (5) business days of such request.

2. Indemnification:

The undersigned agree(s) to indemnify, defend, and hold harmless the Lender, its successors, assigns, agents, and employees from and against any and all losses, damages, claims, and expenses (including reasonable attorneys' fees) arising out of or resulting from any error, omission, or misstatement in the loan documents.

3. Compliance:

The undersigned agree(s) to comply with all applicable federal, state, and local laws and regulations in connection with the loan transaction and to promptly execute and deliver such additional documents as may be reasonably requested by Lender to effectuate or perfect the security interest in the Property.

4. Survivability:

This Agreement shall survive the closing of the loan and shall be binding upon the heirs, personal representatives, successors, and assigns of the undersigned.

5. Mortgage Insurance:

If the loan requires private mortgage insurance (PMI), the undersigned acknowledge that such insurance protects the Lender and not the Borrower, and that they have received all required disclosures regarding PMI.

6. No Modification of Loan Terms:

The undersigned acknowledge that this Compliance Agreement does not modify or amend the loan terms, interest rate, payment amount, or any other material term of the loan transaction. Any modification to loan terms must be in a written amendment signed by both parties.

7. Authority:

If the undersigned is signing in a representative capacity (e.g., as Trustee, Attorney-in-Fact, or corporate officer), the undersigned represents and warrants that he/she has full legal authority to execute this Agreement and all loan documents on behalf of the represented party.

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The undersigned have read and understand this Errors and Omissions/Compliance Agreement and agree to be bound by its terms.

_____ _____

Sam Buyer, Trustee (Borrower) Jane Buyer (Co-Borrower)

Date (mm/dd/yyyy): _____ Date (mm/dd/yyyy): _____

TEXAS CERTIFICATE OF ACKNOWLEDGMENT

(For Individual Signer or Entity Representative)

State of _____ §

County of _____ §

INDIVIDUAL ACKNOWLEDGMENT

Before me, _____, a Notary Public, on this day personally appeared _____, known to me (or proved to me on the oath of _____, or through _____ as identification) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

ENTITY ACKNOWLEDGMENT *(complete if signer acts in a representative capacity)*

Before me, _____, a Notary Public, on this day personally appeared _____ as _____ (title/capacity) of/for _____ (name of entity), known to me (or proved to me through _____ as identification) to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he/she executed the same in the authorized capacity stated above, and that by his/her signature the entity, or the person on behalf of whom he/she acted, executed the instrument.

Given under my hand and seal of office this _____ day of _____, 20_____.

Notary Public's Signature: _____

Notary's Printed Name: _____

My Commission Expires: _____

NOTARY SEAL / STAMP

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FINNIF Professional Services

UNIFORM RESIDENTIAL LOAN APPLICATION

Freddie Mac Form 65 / Fannie Mae Form 1003 Effective 1/2021

To be completed by the Lender: Lender Loan No./Universal Loan Identifier: 2026-TX-084712 | Agency Case No.: _____

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Borrower Name (First, Middle, Last, Suffix)	Sam Buyer, Trustee	**Social Security Number**	111-11-1111
Alternate Names	Samuel Buyer; S. Buyer; Sam A. Buyer	**Date of Birth (mm/dd/yyyy)**	__/__/____
Co-Borrower Name	Jane Buyer	**Co-Borrower SSN**	222-22-2222
Co-Borrower Alternate Names	Jane A. Buyer; J. Buyer	**Co-Borrower DOB (mm/dd/yyyy)**	__/__/____

Citizenship	[X] U.S. Citizen [ ] Permanent Resident Alien [ ] Non-Permanent Resident Alien	**Type of Credit**	[ ] I am applying for individual credit. [ ] I am applying for joint credit. Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____ (initial here if joint credit)
Marital Status	[ ] Married [ ] Separated [X] Unmarried	**Dependents (not listed by another Borrower)**	Number: 0 Ages: —

Home Phone	(713) 555-0100	**Cell Phone**	(713) 555-0200	**Work Phone**	(713) 555-0300 Ext. —
Email	sam.buyer@email.com				

Current Address Street	123 Main Street	**Unit #**	—
City / State / ZIP / Country	Anytown | TX | 77001 | UNITED STATES		
How Long at Current Address?	____ Years ____ Months	**Housing**	[ ] No primary housing expense [ ] Own [X] Rent ($____/month)

If at Current Address for LESS than 2 years, list Former Address [X] Does not apply
Mailing Address – if different from Current Address [X] Does not apply

1b. Current Employment/Self-Employment and Income [ ] Does not apply

Employer or Business Name	Buyer Industries LLC	**Phone**	(713) 555-0300
Street	500 Commerce Blvd	**Unit #**	—
City / State / ZIP / Country	Houston | TX | 77001 | UNITED STATES		

Position or Title	Owner/Manager	**Start Date (mm/dd/yyyy)**	01/01/2015
How long in this line of work?	11 Years	**Check if applicable:**	[X] I am the Business Owner or Self-Employed [X] Ownership share ≥ 25%

Monthly Income (or Loss)	**Gross Monthly Income**					
	Base	$12,500.00/mo	**Overtime**	$0.00/mo	**Bonus**	$0.00/mo
	Commission	$0.00/mo	**Military Ent.**	$0.00/mo	**Other**	$0.00/mo
TOTAL	$12,500.00/mo					

1c. IF APPLICABLE, Complete Information for Additional Employment [X] Does not apply

1d. IF APPLICABLE, Complete Information for Previous Employment [X] Does not apply

Provide at least 2 years of current and previous employment and income.

1e. Income from Other Sources [ ] Does not apply

Income Source – use list	**Monthly Income**
Rental Income / Investments	$2,500.00
Provide TOTAL Amount Here	$2,500.00

Section 2: Financial Information – Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month.

2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have

Account Type	**Financial Institution**	**Account Number**	**Cash or Market Value**
Checking	First National Bank	XXXXX1234	$45,000.00
Savings	First National Bank	XXXXX5678	$80,000.00
Retirement (IRA)	Vanguard	XXXXX9012	$120,000.00
Stocks/Investment	Fidelity	XXXXX3456	$95,000.00
Provide TOTAL Amount Here			$340,000.00

2b. Other Assets and Credits You Have [ ] Does not apply

2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe [ ] Does not apply

Account Type	**Company Name**	**Account Number**	**Unpaid Balance**	**Paid off at closing?**	**Monthly Payment**
Installment	Toyota Financial	XXXX4321	$18,500.00	[ ]	$425.00
Revolving	Chase Visa	XXXX8765	$3,200.00	[ ]	$96.00
Installment	Beyond Debt Relief	XXXX2700	$0.00	[ ]	$0.00
Provide TOTAL			$21,700.00		$521.00

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2d. Other Liabilities and Expenses [X] Does not apply

Section 3: Financial Information – Real Estate. This section asks you to list all properties you currently own and what you owe on them.

[ ] I do not own any real estate

3a. Property You Own (If you are refinancing, list the property you are refinancing FIRST.)			
Address Street	123 Main Street	**Unit #**	—
City / State / ZIP / Country	Anytown | TX | 77001 | UNITED STATES		
Property Value	$450,000.00	**Status: Sold, Pending Sale, or Retained**	Retained (Being Purchased at Closing)
Intended Occupancy	Primary Residence	**Monthly Insurance, Taxes, Assoc. Dues, etc.**	$520.00

Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information			
Loan Amount	$350,000.00	**Loan Purpose**	[X] Purchase [ ] Refinance [ ] Other
Property Address Street	123 Main Street	**Unit #**	—
City / State / ZIP / County	Anytown | TX | 77001 | Harris		
Number of Units	1	**Property Value**	$450,000.00
Occupancy	[X] Primary Residence [ ] Second Home [ ] Investment Property [ ] FHA Secondary Residence		
1. Mixed-Use Property	[X] NO [ ] YES	**2. Manufactured Home**	[X] NO [ ] YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing [X] Does not apply
4c. Rental Income on the Property You Want to Purchase [X] Does not apply
4d. Gifts or Grants You Have Been Given or Will Receive [X] Does not apply

Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan		
A.	Will you occupy the property as your primary residence?	[ ] NO [X] YES
	If YES, have you had an ownership interest in another property in the last three years? [X] NO [ ] YES	
B.	If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	[X] NO [ ] YES
C.	Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this application?	[X] NO [ ] YES

D.1.	Have you or will you be applying for a mortgage loan on another property on or before closing this transaction that is not disclosed on this application?	[X] NO [ ] YES
D.2.	Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	[X] NO [ ] YES
E.	Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes?	[X] NO [ ] YES

5b. About Your Finances		
F.	Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	[X] NO [ ] YES
G.	Are there any outstanding judgments against you?	[X] NO [ ] YES
H.	Are you currently delinquent or in default on a Federal debt?	[X] NO [ ] YES
I.	Are you a party to a lawsuit in which you potentially have any personal financial liability?	[X] NO [ ] YES
J.	Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	[X] NO [ ] YES
K.	Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	[X] NO [ ] YES
L.	Have you had property foreclosed upon in the last 7 years?	[X] NO [ ] YES
M.	Have you declared bankruptcy within the past 7 years? If YES, identify type(s): ■ Chapter 7 ■ Chapter 11 ■ Chapter 12 ■ Chapter 13	[X] NO [ ] YES

For Practice
FINNIF Professional

CO-BORROWER INFORMATION — Jane Buyer | SSN: 222-22-2222

Co-Borrower Section 1: Personal Information, Employment and Other Income

1a. Personal Information

Co-Borrower Name (First, Middle, Last, Suffix)	Jane Buyer	**Social Security Number**	222-22-2222
Alternate Names	Jane A. Buyer; J. Buyer	**Date of Birth (mm/dd/yyyy)**	__/__/____
Co-Borrower applying for joint credit with	Sam Buyer, Trustee	**Your initials:**	_____

Citizenship	[X] U.S. Citizen [ ] Permanent Resident Alien [ ] Non-Permanent Resident Alien	**Marital Status**	[ ] Married [ ] Separated [X] Unmarried
Home Phone	(713) 555-0400	**Cell Phone**	(713) 555-0500
Email	jane.buyer@email.com		

Current Address Street	123 Main Street	**Unit #**	—
City / State / ZIP / Country	Anytown | TX | 77001 | UNITED STATES		
How Long at Current Address?	____ Years ____ Months	**Housing**	[ ] No primary housing expense [X] Own [ ] Rent

1b. Current Employment/Self-Employment and Income

Employer or Business Name	Harris County Schools	**Phone**	(713) 555-0600
City / State / ZIP / Country	Houston | TX | 77002 | UNITED STATES		
Position or Title	Teacher / Educator	**Start Date (mm/dd/yyyy)**	08/01/2012
How long in this line of work?	14 Years	**Check if applicable:**	[ ] Self-Employed

Gross Monthly Income	**Base**	$6,200.00/mo	**Overtime**	$0.00/mo	**Other**	$0.00/mo
TOTAL	$6,200.00/mo					

1c–1e. Additional Employment / Other Income [X] Does not apply

Co-Borrower Section 2: Financial Information – Assets and Liabilities

2a. Assets — same as Borrower (jointly held accounts) [X] See Borrower's Section 2a

2b–2d. Other Assets, Liabilities, and Expenses [X] Does not apply (see Borrower's Section 2)

Co-Borrower Section 3: Financial Information – Real Estate

3a. Property Being Purchased [X] Same as Borrower — see Section 3

Co-Borrower Section 4: Loan and Property Information

4a–4d. Loan and Property Information [X] Same as Borrower — see Section 4

Co-Borrower Section 5: Declarations

5a. About this Property and Your Money for this Loan		
A.	Will you occupy the property as your primary residence?	[ ] NO [X] YES
	If YES, have you had an ownership interest in another property in the last three years? [X] NO [ ] YES	
B.	Do you have a family relationship or business affiliation with the seller of the property?	[X] NO [ ] YES
C.	Are you borrowing any money for this real estate transaction not disclosed on this application?	[X] NO [ ] YES
D.1.	Have you or will you be applying for a mortgage loan on another property on or before closing this transaction?	[X] NO [ ] YES
D.2.	Have you or will you be applying for any new credit on or before closing this loan?	[X] NO [ ] YES
E.	Will this property be subject to a lien that could take priority over the first mortgage lien?	[X] NO [ ] YES

5b. About Your Finances		
F.	Are you a co-signer or guarantor on any debt or loan not disclosed on this application?	[X] NO [ ] YES
G.	Are there any outstanding judgments against you?	[X] NO [ ] YES
H.	Are you currently delinquent or in default on a Federal debt?	[X] NO [ ] YES
I.	Are you a party to a lawsuit in which you potentially have any personal financial liability?	[X] NO [ ] YES
J.	Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	[X] NO [ ] YES
K.	Within the past 7 years, have you completed a pre-foreclosure sale or short sale?	[X] NO [ ] YES
L.	Have you had property foreclosed upon in the last 7 years?	[X] NO [ ] YES
M.	Have you declared bankruptcy within the past 7 years? If YES: ■ Ch.7 ■ Ch.11 ■ Ch.12 ■ Ch.13	[X] NO [ ] YES

Co-Borrower Name: Jane Buyer

For Practice
FINNIF Professional

Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

I agree to, acknowledge, and represent the following: (1) The Complete Information for this Application — The information I have provided in this application is true, accurate, and complete as of the date I signed this application. If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract. (2) The Property's Security — The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application. (3) The Property's Appraisal, Value, and Condition — Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants. (4) Electronic Records and Signatures — The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application. (5) Delinquency — The Lender and Other Loan Participants may report information about my account to credit bureaus. (6) Authorization for Use and Sharing of Information — By signing below, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other the loan application and related documentation.

Borrower Signature

_____

Sam Buyer, Trustee

Date (mm/dd/yyyy): _____

Co-Borrower Signature

_____

Jane Buyer

Date (mm/dd/yyyy): _____

Borrower Name: Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019 | Co-Borrower Name: Jane Buyer

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Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? **[X] NO [ ] YES**

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so.

Ethnicity: Check one or more	[ ] Hispanic or Latino: [ ] Mexican [ ] Puerto Rican [ ] Cuban [ ] Other Hispanic/Latino **[X] Not Hispanic or Latino** [ ] I do not wish to provide this information
Sex	[ ] Female **[X] Male** [ ] I do not wish to provide this information
Race: Check one or more	[ ] American Indian or Alaska Native [ ] Asian (Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese, Other) [ ] Black or African American [ ] Native Hawaiian or Other Pacific Islander **[X] White** [ ] I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	[X] NO [ ] YES
Was the sex of the Borrower collected on the basis of visual observation or surname?	[X] NO [ ] YES
Was the race of the Borrower collected on the basis of visual observation or surname?	[X] NO [ ] YES

The Demographic Information was provided through: [ ] Face-to-Face Interview [ ] Telephone Interview [ ] Fax or Mail **[X] Email or Internet**

Section 9: Loan Originator Information. To be completed by your Loan Originator.

Loan Originator Information

Loan Originator Organization Name	ABC Mortgage Company, LLC		
Address	500 Commerce Blvd, Suite 100, Dallas, TX 75201		
Loan Originator Organization NMLSR ID #	0000174457	**State License ID #**	TX-2026-001
Loan Originator Name	James Smith, MLO	**NMLSR ID #**	0065271
Email	jsmith@abcmortgage.com	**Phone**	(800) 555-0100

Loan Originator Signature

Loan Originator Signature **Date (mm/dd/yyyy)**

James Smith, MLO | NMLSR ID: 0065271 | ABC Mortgage Company, LLC

Date (mm/dd/yyyy): _____ / _____ / _____

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AFFIDAVIT OF OCCUPANCY

Loan No.: 2026-TX-084712 | Date: May 1, 2026

Property Address: 123 Main Street, Anytown, Texas 77001

I, **Sam Buyer, Trustee**, being duly sworn, depose and state as follows:

1. I am/We are the Borrower(s) under the above-referenced Loan No. 2026-TX-084712 secured by real property located at 123 Main Street, Anytown, Texas 77001. Borrower: Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019. Co-Borrower: Jane Buyer.

2. The purpose of this loan is:

[X]	PRIMARY RESIDENCE – I intend to occupy the above property as my primary residence within 60 days of loan closing and will
[ ]	SECOND HOME – I intend to occupy the above property as a second or vacation home.
[ ]	INVESTMENT PROPERTY – I do not intend to occupy the above property as my primary residence.

3. I understand that misrepresentation of my intent to occupy the property as my primary residence constitutes fraud and could result in criminal prosecution and/or civil liability.

4. If I do not occupy the property as stated above, I agree to immediately notify the Lender in writing.

5. I understand that the Lender is relying upon my representations herein in making the loan, and that these representations are material to the Lender's decision to make the loan.

6. The Trust Capacity Acknowledgment: I am signing this Affidavit in my capacity as Trustee of the Living Trust of Sam Family dated 11/11/2019. I represent and warrant that the trust is validly existing, that I have full authority to execute this Affidavit on behalf of the trust, and that the trust is permitted to hold title to real property in the State of Texas.

I declare under penalty of perjury that the foregoing is true and correct.

_____

Sam Buyer, Trustee (Borrower)

Date (mm/dd/yyyy): _____

_____

Jane Buyer (Co-Borrower)

Date (mm/dd/yyyy): _____

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TEXAS JURAT

(For Individual Signer or Entity Representative)

State of _____ §

County of _____ §

INDIVIDUAL JURAT

Sworn to and subscribed before me on the _____ day of _____, 20_____, by _____.

ENTITY JURAT *(complete if signer acts in a representative capacity)*

Sworn to and subscribed before me on the _____ day of _____, 20_____, by _____, as _____ (title/capacity) of/for _____ (name of entity).

Notary Public's Signature: _____

Notary's Printed Name: _____

My Commission Expires: _____

NOTARY SEAL / STAMP

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USA PATRIOT ACT DISCLOSURE

Customer Identification Program (CIP) — 31 U.S.C. § 5318(l)

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

BORROWER IDENTIFICATION INFORMATION

The following information is provided in compliance with the USA PATRIOT Act, 31 U.S.C. § 5318(l), and implementing regulations found at 31 C.F.R. § 1020.220:

BORROWER

Full Legal Name:	Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019
Social Security No.:	111-11-1111
Date of Birth:	__/__/_____
Current Address:	123 Main Street, Anytown, Texas 77001
Government-Issued Photo ID Type:	[ ] Driver's License [ ] Passport [ ] State ID [ ] Other
ID Number:	_____ Issuing State/Country: _____
ID Expiration Date:	__/__/_____
Country of Citizenship:	United States of America

CO-BORROWER

Full Legal Name:	Jane Buyer
Social Security No.:	222-22-2222
Date of Birth:	__/__/_____
Current Address:	123 Main Street, Anytown, Texas 77001
Government-Issued Photo ID Type:	[ ] Driver's License [ ] Passport [ ] State ID [ ] Other
ID Number:	_____ Issuing State/Country: _____
ID Expiration Date:	__/__/_____
Country of Citizenship:	United States of America

TRUST / ENTITY INFORMATION

Because the Borrower is taking title in a trust capacity, additional entity identification is required:

Entity/Trust Name:	Living Trust of Sam Family
Trust Date:	11/11/2019
Trustee Name:	Sam Buyer
Trust TIN/EIN (if applicable):	___-__-____
Trust State of Formation:	Texas

CERTIFICATION

By signing below, I certify under penalty of perjury that the information provided above is true, accurate, and complete, and I authorize the Lender to verify the information provided herein.

_____ _____

Sam Buyer, Trustee (Borrower) Jane Buyer (Co-Borrower)

Date (mm/dd/yyyy): _____ Date (mm/dd/yyyy): _____

For Practice Only
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Form 4506-C (October 2022)	**Department of the Treasury – Internal Revenue Service IVES Request for Transcript of Tax Return**	**OMB Number 1545-1872**

Do not sign this form unless all applicable lines have been completed.
Request may be rejected if the form is incomplete or illegible. For more information about Form 4506-C, visit www.irs.gov and search IVES.

1a. Current name			
i. First name Sam	**ii. Middle initial** —	**iii. Last name/BMF company name** Buyer, Trustee	**1b. First taxpayer identification number (see instructions)** 111-11-1111

1c. Previous name shown on the last return filed if different from line 1a		
i. First name —	**ii. Middle initial** —	**iii. Last name** —

2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)		
i. Spouse's first name Jane	**ii. Middle initial** —	**iii. Spouse's last name** Buyer

2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers) 222-22-2222	**2c. Spouse's previous name shown on the last return filed if different from line 2a** i. First name ___ ii. Middle ___ iii. Last name ___

3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)
a. Street address (including apt., room, or suite no.) 123 Main Street
b. City Anytown **c. State** TX **d. ZIP code** 77001

4. Previous address shown on the last return filed if different from line 3 (see instructions)
a. Street address — **b. City** — **c. State** — **d. ZIP** —

5a. IVES participant name, ID number, SOR mailbox ID, and address						
i. IVES participant name ABC Mortgage Company, LLC	**ii. IVES participant ID number** 0000304771	**iii. SOR mailbox ID** —	**iv. Street address** 500 Commerce Blvd, Suite 100	**v. City** Dallas	**vi. State** TX	**vii. ZIP code** 75201

5b. Customer file number (if applicable) (see instructions) 2026-TX-084712	**5c. Unique identifier (if applicable) (see instructions)** —	**5d. Client name, telephone number, and address (this field cannot be blank or N/A)** i. Client name: ABC Mortgage Company, LLC ii. Tel: (800) 555-0100 iii. Street: 500 Commerce Blvd iv. City: Dallas v. State: TX vi. ZIP: 75201

Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)

6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts 1040
a. Return Transcript [X] **b. Account Transcript** [ ] **c. Record of Account** [ ]

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7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.)
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent. — — —
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers [X] Line 1a [ ] Line 2a

8. Year or period requested. Enter the ending date of the tax year or period using the mm/dd/yyyy format (see instructions)			
12/31/2024	**12/31/2023**	**12/31/2022**	__/__/____

Caution: Do not sign this form unless all applicable lines have been completed.

Sign Here

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note: This form must be received by IRS within 120 days of the signature date.**

[ ] **Signatory Attestation:** Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. *(Signer must check this box — do not leave blank — required for all signatories.)*

Signature for Line 1a (see instructions)	**Form 4506-C signed by:**	**Date**
_____	[ ] Form 4506-C was signed by an Authorized Representative [ ] Signatory confirms document was electronically signed *(To be completed by IVES participant / lender — not the taxpayer)*	_____
Phone number of taxpayer on line 1a or 2a		
(713) 555-0100		
Print/Type name		**Title (if line 1a above is a corporation, partnership, estate, or trust)**
Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019		Trustee
Spouse's signature (required if listed on Line 2a)		**Date**
_____	[ ] Signatory confirms document was electronically signed *(To be completed by IVES participant / lender)*	_____
Print/Type name (Line 2a spouse)		
Jane Buyer		

PRACTICE DOCUMENT — For Training Purposes Only | Loan No. 2026-TX-084712 | May 1, 2026

GENERAL WARRANTY DEED

AFTER RECORDING RETURN TO: Lone Star Title Company, 200 Title Lane, Houston, TX 77002

THE STATE OF _____

COUNTY OF _____

KNOW ALL PERSONS BY THESE PRESENTS: That **John Seller, by Jane Seller as Attorney-In-Fact of John Seller** ('Grantor 1') AND **XYZ Realty LLC, a Texas Limited Liability Company**, a Texas Limited Liability Company, acting by and through its duly authorized Manager, **Adam Seller, Manager** ('Grantor 2') (Grantor 1 and Grantor 2 are collectively referred to herein as 'Grantor'), for and in consideration of the sum of TEN AND NO/100 DOLLARS ($10.00) and other good and valuable consideration, to Grantor in hand paid by **Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019 and Jane Buyer** (hereinafter called 'Grantee'), the receipt and sufficiency of which are hereby acknowledged, has GRANTED, SOLD AND CONVEYED, and by these presents does GRANT, SELL AND CONVEY unto the said Grantee, Grantee's successors and assigns forever, all that certain real property situated in the County of _____, State of _____, described as follows, to wit:

LEGAL DESCRIPTION:
Lot 14, Block 7, Maplewood Subdivision, Harris County, Texas

Street Address: 123 Main Street, Anytown, Texas 77001
Tax Parcel ID: HC-2026-00714-000

TOGETHER WITH all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in anywise incident or appertaining.

TO HAVE AND TO HOLD all and singular the above-described premises, together with all and singular the rights, privileges, easements, tenements, and appurtenances thereunto belonging or in anywise appertaining, and the reversion and reversions, remainder and remainders, rents, issues, and profits thereof, and all the estate, right, title, interest, claim, and demand whatsoever of the said Grantor, either in law or equity, to the only proper use, benefit, and behoof of the said Grantees, their heirs and assigns forever.

WARRANTY. Grantor, for Grantor and Grantor's heirs, executors, and administrators, does hereby covenant with said Grantees, their heirs, and assigns, to warrant and forever defend all and singular the said premises unto the said Grantees, their heirs, and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof.

SUBJECT TO: (1) Current year ad valorem taxes; (2) Easements, restrictions, and covenants of record; (3) Any matters which would be disclosed by an accurate survey and inspection of the Property.

FOR PRACTICE ONLY
NOT A Real Document

RIGHT OF SURVIVORSHIP CLAUSE: The Grantees herein, **Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019 and Jane Buyer**, are taking title to the above-described Property as joint tenants with right of survivorship and not as tenants in common. Upon the death of either Grantee, title to the Property shall vest automatically in the surviving Grantee without the necessity of probate proceedings, subject to any valid outstanding liens or encumbrances of record. By accepting this deed, both Grantees acknowledge and agree to hold the Property with full right of survivorship.

Executed this May 1, 2026, to be effective as of the date of recording.

GRANTOR 1: John Seller, by Jane Seller as Attorney-In-Fact

_____

John Seller

by Jane Seller as Attorney-In-Fact of John Seller

Date (mm/dd/yyyy): _____

GRANTOR 2: XYZ Realty LLC, a Texas Limited Liability Company

XYZ Realty LLC

a Texas Limited Liability Company

By: _____

Adam Seller, Manager (Authorized Signatory / Manager)

Date (mm/dd/yyyy): _____

GRANTEES: (Each grantee must sign to accept this deed and the Right of Survivorship)

_____

Sam Buyer, Trustee (Grantee / Borrower)

Date (mm/dd/yyyy): _____

_____

Jane Buyer (Grantee / Co-Borrower)

Date (mm/dd/yyyy): _____

NOTARY ACKNOWLEDGMENT — Grantor 1 (Jane Seller as Attorney-In-Fact of John Seller)

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TEXAS CERTIFICATE OF ACKNOWLEDGMENT

(For Individual Signer or Entity Representative)

State of _____ §

County of _____ §

INDIVIDUAL ACKNOWLEDGMENT

Before me, _____, a Notary Public, on this day personally appeared _____, known to me (or proved to me on the oath of _____, or through _____ as identification) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

ENTITY ACKNOWLEDGMENT *(complete if signer acts in a representative capacity)*

Before me, _____, a Notary Public, on this day personally appeared _____ as _____ (title/capacity) of/for _____ (name of entity), known to me (or proved to me through _____ as identification) to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he/she executed the same in the authorized capacity stated above, and that by his/her signature the entity, or the person on behalf of whom he/she acted, executed the instrument.

Given under my hand and seal of office this _____ day of _____, 20_____.

Notary Public's Signature: _____

Notary's Printed Name: _____

My Commission Expires: _____

NOTARY SEAL / STAMP

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NOTARY ACKNOWLEDGMENT — Grantor 2 (Adam Seller, Manager of XYZ Realty LLC)

TEXAS CERTIFICATE OF ACKNOWLEDGMENT

(For Individual Signer or Entity Representative)

State of _____ §

County of _____ §

INDIVIDUAL ACKNOWLEDGMENT

Before me, _____, a Notary Public, on this day personally appeared _____, known to me (or proved to me on the oath of _____, or through _____ as identification) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

ENTITY ACKNOWLEDGMENT *(complete if signer acts in a representative capacity)*

Before me, _____, a Notary Public, on this day personally appeared _____ as _____ (title/capacity) of/for _____ (name of entity), known to me (or proved to me through _____ as identification) to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he/she executed the same in the authorized capacity stated above, and that by his/her signature the entity, or the person on behalf of whom he/she acted, executed the instrument.

Given under my hand and seal of office this _____ day of _____, 20_____.

Notary Public's Signature: _____

Notary's Printed Name: _____

My Commission Expires: _____

NOTARY SEAL / STAMP

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SELLER'S AFFIDAVIT

Owner's Affidavit / Affidavit of Title

Loan No.: 2026-TX-084712 | Date: May 1, 2026 | Property: 123 Main Street, Anytown, Texas 77001

STATE OF _____

COUNTY OF _____

BEFORE ME, the undersigned authority, personally appeared: (1) **Jane Seller, as Attorney-In-Fact of John Seller**, on behalf of **John Seller** ('Seller 1'); and (2) **Adam Seller, Manager**, Manager of **XYZ Realty LLC, a Texas Limited Liability Company** ('Seller 2'), who being duly sworn, depose and say:

1. Ownership:

Seller 1 (John Seller) and Seller 2 (XYZ Realty LLC) are/were the co-owners of certain real property known as 123 Main Street, Anytown, Texas 77001, legally described as: Lot 14, Block 7, Maplewood Subdivision, Harris County, Texas (the 'Property'), and have executed or caused to be executed a General Warranty Deed conveying the Property to Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019 and Jane Buyer.

2. Possession:

Sellers represent that the Property is currently vacant and that no other person or entity has any right to possession of the Property.

3. Unpaid Bills:

There are no unpaid bills for labor, materials, or services furnished to, on, or for the Property, whether or not any lien has been filed therefor, within the past 120 days, except as may be noted herein: NONE.

4. Judgments and Liens:

There are no unpaid judgments, tax liens, mechanic's liens, materialmen's liens, or other encumbrances against the Property or against either Seller which would constitute a lien upon the Property, except those being satisfied through this closing.

5. Legal Proceedings:

There are no pending legal proceedings, bankruptcies, probate matters, or other matters which would affect either Seller's ability or authority to convey clear and marketable title to the Property.

6. Taxes:

All real property taxes and assessments due and payable as of the date of this Affidavit have been paid or will be paid out of the proceeds of this closing. Any taxes not yet due and payable have been prorated as of the closing date.

7. Homeowners Association:

Sellers represent that all homeowners association dues, assessments, and fees have been paid current as of the date hereof, or that any outstanding amounts are being paid through this closing.

8. No New Encumbrances:

Since the effective date of the title commitment for this transaction, neither Seller has signed any deed of trust, mortgage, or other lien on the Property, and neither has entered into any agreement for the sale, lease, or

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encumbrance of the Property, except for the transaction being closed herein.

9. Foreign Person / FIRPTA:

Seller 1 (John Seller) is NOT a foreign person as defined by FIRPTA, 26 U.S.C. § 1445. Seller 1's U.S. taxpayer identification number is: ___-__-____. Seller 2 (XYZ Realty LLC) is NOT a foreign corporation or entity. Seller 2's U.S. EIN is: __-_____.

10. Attorney-In-Fact Authority (Seller 1):

Jane Seller, as Attorney-In-Fact of John Seller, represents and warrants that: (a) the Power of Attorney under which she is acting is valid, in full force and effect, and has not been revoked; (b) the principal, John Seller, was alive and competent at the time the Power of Attorney was executed and remains alive as of the date of this Affidavit; (c) the actions being taken are within the scope of authority granted by the Power of Attorney; (d) no proceeding for the appointment of a guardian or conservator for the principal is pending.

11. LLC Authority / Entity Certification (Seller 2):

Adam Seller, Manager represents and warrants that: (a) XYZ Realty LLC is a validly organized and existing Texas Limited Liability Company in good standing under the laws of the State of Texas; (b) the LLC has full power and authority to sell and convey the Property; (c) Adam Seller, Manager is the Manager of XYZ Realty LLC and has full authority to execute this Affidavit and all closing documents on behalf of the LLC; (d) there are no pending dissolution, winding-up, or bankruptcy proceedings with respect to the LLC; (e) the LLC's governing documents authorize the sale of real property assets and execution of closing instruments.

12. Indemnification:

Each Seller, jointly and severally, agrees to indemnify, defend, and hold harmless the Buyer, the Lender, and the Title Company from any loss, damage, or expense (including attorneys' fees) arising out of or related to any breach of the representations made herein.

Each of the undersigned has read the foregoing, knows the contents thereof, and states that the same is true and correct to the best of each party's knowledge, information, and belief.

SELLER 1:

_____

John Seller

by Jane Seller as Attorney-In-Fact of John Seller

Date (mm/dd/yyyy): _____

NOTARY — Seller 1

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TEXAS JURAT

(For Individual Signer or Entity Representative)

State of _____ §

County of _____ §

INDIVIDUAL JURAT

Sworn to and subscribed before me on the _____ day of _____, 20_____, by _____.

ENTITY JURAT *(complete if signer acts in a representative capacity)*

Sworn to and subscribed before me on the _____ day of _____, 20_____, by _____, as _____ (title/capacity) of/for _____ (name of entity).

Notary Public's Signature: _____

Notary's Printed Name: _____

My Commission Expires: _____

NOTARY SEAL / STAMP

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SELLER 2:

XYZ Realty LLC

a Texas Limited Liability Company

By: _____

Adam Seller, Manager (Manager / Authorized Signatory)

Date (mm/dd/yyyy): _____

NOTARY — Seller 2

TEXAS JURAT

(For Individual Signer or Entity Representative)

State of _____ §

County of _____ §

INDIVIDUAL JURAT

Sworn to and subscribed before me on the _____ day of _____, 20_____, by _____.

ENTITY JURAT *(complete if signer acts in a representative capacity)*

Sworn to and subscribed before me on the _____ day of _____, 20_____, by _____, as _____ (title/capacity) of/for _____ (name of entity).

Notary Public's Signature: _____

Notary's Printed Name: _____

My Commission Expires: _____

NOTARY SEAL / STAMP

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CORRECTION AGREEMENT AND LIMITED POWER OF ATTORNEY

Limited Power of Attorney for Document Correction

Loan No.: 2026-TX-084712 | Date: May 1, 2026

Property: 123 Main Street, Anytown, Texas 77001

KNOW ALL PERSONS BY THESE PRESENTS that the undersigned parties — Borrower(s): **Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019 and Jane Buyer**; and Seller(s): **John Seller, by Jane Seller as Attorney-In-Fact of John Seller** and **XYZ Realty LLC, a Texas Limited Liability Company, by Adam Seller, Manager** — in connection with the above-referenced real estate transaction, hereby agree as follows and grant the limited power of attorney described herein.

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PART I — CORRECTION AGREEMENT

1. Agreement to Correct:

Each of the undersigned agrees, upon request by ABC Mortgage Company, LLC (the 'Lender') or Lone Star Title Company (the 'Settlement Agent'), to cooperate fully in correcting any and all errors, omissions, and/or inaccuracies in the loan closing documents, including but not limited to clerical errors, misspellings, transposed numbers, incorrect dates, or missing information that does not materially alter the terms of the transaction.

2. Prompt Execution:

The undersigned agree to promptly execute, acknowledge, and deliver any corrected or replacement documents as may be reasonably requested within five (5) business days of receipt of such request, without additional consideration.

3. No Material Change:

Nothing in this Correction Agreement shall authorize the correction of any term that materially alters: (a) the interest rate; (b) the loan amount; (c) the monthly payment amount; (d) the identity of the parties; or (e) the legal description of the property, without the express written consent of all parties.

4. Indemnification:

The undersigned, jointly and severally, agree to indemnify, defend, and hold harmless the Lender and Settlement Agent from any loss, cost, damage, or expense (including reasonable attorneys' fees) resulting from the refusal or failure of any party to execute corrected documents as required by this Agreement.

5. Survival:

This Correction Agreement shall survive the closing of the loan and shall be binding upon the heirs, personal representatives, successors, and assigns of each party.

PART II — LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS, that each of the undersigned borrowers and sellers (collectively, 'Principal') hereby appoints **Lone Star Title Company** and/or **ABC Mortgage Company, LLC**, and their respective authorized officers, employees, and agents (collectively, 'Attorney-In-Fact'), acting singly or together, as the true and lawful attorney-in-fact of the Principal for the following limited purposes only:

A. Scope of Authority:

The Attorney-In-Fact is authorized, on behalf of and in the name of the Principal, to execute, acknowledge, deliver, and record any and all documents necessary to: (i) correct clerical errors in the loan closing package; (ii) re-execute any document lost, damaged, or rejected for recording; (iii) correct the legal description of the property if found to be inaccurate; and (iv) take any other ministerial action necessary to complete the recordation and consummation of the transaction described herein.

B. Limitations:

This Limited Power of Attorney does NOT authorize the Attorney-In-Fact to: (i) modify the interest rate, loan amount, or payment terms; (ii) pledge any additional collateral; (iii) create any personal liability beyond that assumed at closing; or (iv) act beyond the scope of correcting non-material errors.

C. Duration:

This Limited Power of Attorney shall be effective as of the date of execution and shall automatically terminate upon the earlier of: (i) one (1) year from the date hereof; or (ii) full satisfaction and payoff of the loan referenced herein; or (iii) written revocation by the Principal delivered to the Attorney-In-Fact.

D. Ratification:

The Principal hereby ratifies and confirms all acts taken by the Attorney-In-Fact within the scope of this Limited Power of Attorney, and agrees to be bound by any document executed pursuant hereto.

E. Governing Law:

This Limited Power of Attorney shall be governed by and construed in accordance with the laws of the State of _____, without regard to conflicts of law principles.

IN WITNESS WHEREOF, the undersigned have executed this Correction Agreement and Limited Power of Attorney as of May 1, 2026.

SIGNER 1 — BORROWER:

_____

Sam Buyer, Trustee (Borrower)

Date (mm/dd/yyyy): _____

Notary — Borrower

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FINNIF Professional Services

TEXAS JURAT

(For Individual Signer or Entity Representative)

State of _____ §

County of _____ §

INDIVIDUAL JURAT

Sworn to and subscribed before me on the _____ day of _____, 20_____, by _____.

ENTITY JURAT *(complete if signer acts in a representative capacity)*

Sworn to and subscribed before me on the _____ day of _____, 20_____, by _____, as _____ (title/capacity) of/for _____ (name of entity).

Notary Public's Signature: _____

Notary's Printed Name: _____

My Commission Expires: _____

NOTARY SEAL / STAMP

SIGNER 2 — CO-BORROWER:

_____

Jane Buyer (Co-Borrower)

Date (mm/dd/yyyy): _____

Notary — Co-Borrower

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TEXAS JURAT

(For Individual Signer or Entity Representative)

State of _____ §

County of _____ §

INDIVIDUAL JURAT

Sworn to and subscribed before me on the _____ day of _____, 20_____, by _____.

ENTITY JURAT *(complete if signer acts in a representative capacity)*

Sworn to and subscribed before me on the _____ day of _____, 20_____, by _____, as _____ (title/capacity) of/for _____ (name of entity).

Notary Public's Signature: _____

Notary's Printed Name: _____

My Commission Expires: _____

NOTARY SEAL / STAMP

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SIGNER 3 — SELLER 1: John Seller, by Jane Seller as Attorney-In-Fact

_____

John Seller

by Jane Seller as Attorney-In-Fact of John Seller

Date (mm/dd/yyyy): _____

Notary — Seller 1

TEXAS JURAT

(For Individual Signer or Entity Representative)

State of _____ §

County of _____ §

INDIVIDUAL JURAT

Sworn to and subscribed before me on the _____ day of _____, 20_____, by _____.

ENTITY JURAT *(complete if signer acts in a representative capacity)*

Sworn to and subscribed before me on the _____ day of _____, 20_____, by _____, as _____ (title/capacity) of/for _____ (name of entity).

Notary Public's Signature: _____

Notary's Printed Name: _____

My Commission Expires: _____

NOTARY SEAL / STAMP

SIGNER 4 — SELLER 2: XYZ Realty LLC, a Texas Limited Liability Company

XYZ Realty LLC

a Texas Limited Liability Company

By: _____

Adam Seller, Manager (Manager / Authorized Signatory)

Date (mm/dd/yyyy): _____

Notary — Seller 2

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TEXAS JURAT

(For Individual Signer or Entity Representative)

State of _____ §

County of _____ §

INDIVIDUAL JURAT

Sworn to and subscribed before me on the _____ day of _____, 20_____, by _____.

ENTITY JURAT *(complete if signer acts in a representative capacity)*

Sworn to and subscribed before me on the _____ day of _____, 20_____, by _____, as _____ (title/capacity) of/for _____ (name of entity).

Notary Public's Signature: _____

Notary's Printed Name: _____

My Commission Expires: _____

NOTARY SEAL / STAMP

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LOAN SIGNING AGENT PRACTICE PACKAGE

Loan No.: 2026-TX-084712 | Closing Date: May 1, 2026

LOAN AGREEMENT NOTICE

Acknowledgment of Loan Terms and Disbursement Authorization

Loan Number:	2026-TX-084712	**Closing Date:**	May 1, 2026
Borrower:	Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019	**Co-Borrower:**	Jane Buyer
Property:	123 Main Street, Anytown, Texas 77001	**Loan Amount:**	$350,000.00
Lender:	ABC Mortgage Company, LLC	**Interest Rate:**	6.750% Fixed

NOTICE TO BORROWER(S)

This Loan Agreement Notice is issued by **ABC Mortgage Company, LLC** (the Lender) in connection with the residential mortgage loan identified above. By executing this Notice, the Borrower(s) acknowledge receipt of the fully executed loan package, confirm the accuracy of all material loan terms, and authorize the Lender to disburse loan proceeds in accordance with the Closing Disclosure dated May 1, 2026.

The Borrower(s) further acknowledge and agree to the following:

- **Loan Terms Confirmed.** The Borrower(s) have reviewed and confirmed the loan amount of $350,000.00, the interest rate of 6.750% per annum (fixed), the monthly principal and interest payment of $2,270.09, and the first payment due date of July 1, 2026, as set forth in the Promissory Note and Closing Disclosure included in this package.
- **Disbursement Authorization.** The Borrower(s) hereby authorize the Lender and Settlement Agent to disburse loan proceeds pursuant to the ALTA Settlement Statement – Combined, File No. 2026-TX-084712, as executed at closing. Disbursement shall occur no earlier than the expiration of any applicable rescission period.
- **No Right of Rescission on Purchase.** The Borrower(s) acknowledge that this is a purchase money transaction and that the federal right of rescission under Regulation Z (12 C.F.R. § 1026.23) does not apply to the acquisition of a principal dwelling by purchase. Separate Notice of Right to Cancel forms have been provided where applicable under applicable law.
- **Accuracy of Information.** The Borrower(s) represent and warrant that all information provided in connection with this loan application and closing package is true, accurate, and complete. Any material misrepresentation may constitute fraud and may result in acceleration of the loan, civil liability, and/or criminal prosecution.
- **Lender's Authorization.** This Notice is executed on behalf of the Lender by its duly authorized representative. The representative's signature in the Lender Signature Block below confirms the Lender's acceptance of this transaction and authorization to proceed with funding upon satisfaction of all closing conditions.

Borrower Initials (S.B.T.): _____ **Co-Borrower Initials (J.B.):** _____

FOR PRACTICE ONLY

■ NOTARY ALERT — READ BEFORE COMPLETING SIGNATURE BLOCKS This document contains TWO separate signature sections: (1) a Lender Signature Block signed by the lender's authorized corporate representative, and (2) Borrower Signature Blocks signed by the borrowers at the closing table. As the Loan Signing Agent / Notary, your role is limited to witnessing and notarizing the BORROWER SIGNATURES ONLY. The Lender Signature Block uses a corporate execution format — By / ITS / Print Name / Date — and is completed by the lender's officer BEFORE the package is sent out. Leave all Lender Signature Block lines BLANK. Do NOT sign, initial, date, or notarize any line in the Lender Signature Block. Filling in lender-side lines is a critical error that will cause package rejection.

LENDER SIGNATURE BLOCK — TO BE COMPLETED BY LENDER'S AUTHORIZED REPRESENTATIVE ONLY

NOTARY / LSA: Leave all lines in this section completely blank. The lender's authorized officer signs this block prior to or after the borrower closing — it is never completed at the signing table by the notary or the borrower.

ABC Mortgage Company, LLC

By: _____ *Authorized Representative Signature*

ITS: _____ *Title / Position (e.g., Vice President, Loan Officer, Authorized Signatory)*

Print Name: _____ *Printed Name of Authorized Representative*

Date: _____ *Date Executed by Lender (mm/dd/yyyy)*

The 'By / ITS / Print Name / Date' format is the standard corporate execution block used when a company — rather than an individual — is a signatory. 'By' identifies who signs; 'ITS' identifies their corporate title or authority. This block is completed by ABC Mortgage Company, LLC's authorized officer and is not part of the notary's duties at the closing table.

BORROWER SIGNATURE BLOCK — COMPLETED AT THE CLOSING TABLE BY BORROWERS

NOTARY / LSA: This is your section. Witness and, if required, notarize these signatures. Both Borrower and Co-Borrower must sign and date their respective lines.

By signing below, Borrower(s) acknowledge receipt of this Loan Agreement Notice, confirm the accuracy of all loan terms stated herein, and authorize disbursement of loan proceeds as described above.

Borrower Signature: _____ *Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019*

Date (mm/dd/yyyy): _____

Co-Borrower Signature: _____ *Jane Buyer*

Date (mm/dd/yyyy): _____

Borrower Initials (S.B.T.): _____ **Co-Borrower Initials (J.B.):** _____

PRACTICE DOCUMENT — For Training Purposes Only | FINNIF Professional Services | Loan No. 2026-TX-084712 | All parties, figures, and property information are fictitious.